



UNITED STATES BANKRUPTCY COURT

District of New Jersey

Albert Russo
Cn 4853
Trenton, NJ 08650
(609) 587-6888
Standing Chapter 13 Trustee

In re:

Luis Garro

Debtor(s)

Order Filed on October 18, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-16714 / CMG

Hearing Date: 10/02/2019

Judge: Christine M. Gravelle

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: October 18, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 08/20/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$4,800.00 PAID TO DATE

\$917.00 for 55 months beginning 10/1/19

ORDERED that the case is confirmed with a calculated plan funding of \$55,235.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that the debtor(s) is to complete a sale or refinance of property located at 325 THEIRMAX TERRACE by 12/31/19, and any non-exempt proceeds of said sale or refinance shall be paid to the Trustee for the benefit of creditors.

- Creditor WELLS FARGO BANK, PACER claim #4-1, shall not be paid through the Chapter 13 Plan; creditor will be paid in full outside the Chapter 13 Plan from the sale or refinance.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor and file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

IN ADDITION TO THE PAYMENTS SET FORTH ABOVE, TRUSTEE IS ALSO TO RECEIVE NON-EXEMPT PROCEEDS FROM THE SALE OF 325 THEIRMARX TERRACE.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Luis Garro
 Debtor

Case No. 19-16714-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db +Luis Garro, 325 Thiemark Terrace, Skillman, NJ 08558-2633

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Aleisha Candace Jennings on behalf of Creditor Wells Fargo Bank, National Association
 ajennings@rasflaw.com
 Candyce Ilene Smith-Sklar on behalf of Debtor Luis Garro mail@njpalaw.com,
 r56958@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES,
 SERIES 2005-FR4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kevin Gordon McDonald on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
 TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH
 CERTIFICATES, SERIES 2005-FR4 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Shauna M Deluca on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES,
 SERIES 2005-FR4 sdeluca@rasflaw.com
 Sindi Mncina on behalf of Creditor Wells Fargo Bank, National Association
 smncina@rascrane.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8